

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Brandice Elaine Bodge  
Debtor

Case No. 14-03226-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: LyndseyPr  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 36

Date Rcvd: Sep 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2019.

db  
4529054 +Brandice Elaine Bodge, 104 Axe Handle Lane, Greentown, PA 18426-4823  
++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961  
(address filed with court: Navient Solutions Inc. on behalf of USA Funds,  
Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430)  
4517249 +Colonial Savings & Loan, 2624 W Freeway, Fort Worth, TX 76102-7177  
4517255 +Diamond Credit Union, 1600 Medical Dr, Pottstown, PA 19464-3242  
4529053 +Navient Solutions Inc. on behalf of, PHEAA, Po box 8147, Harrisburg, PA 17105-8147  
4517265 Sterling Crd, 716 Bethlehem Pike, Ambler, PA 19002  
4527503 +Tri County Area FCU, Attn: DonnaMarie, 1550 Medical Drive, Pottstown, PA 19464-3225  
4535092 +U.S. Department of HUD co Deval LLC, 1255 Corporate Drive, Suite 300, Irving, TX 75038-2585  
5064767 United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961  
4517268 +Williams & Fudge Inc, Pob 266, Rock Hill, SC 29731-6266

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

+EDI: GMACFS.COM Sep 26 2019 23:28:00 Ally Financial, P.O. Box 130424,  
Roseville, MN 55113-0004  
cr  
+EDI: PRA.COM Sep 26 2019 23:28:00 PRA Receivables Management, LLC, PO Box 41067,  
Norfolk, VA 23541-1067  
4522608 EDI: GMACFS.COM Sep 26 2019 23:28:00 Ally Bank serviced by Ally Servicing LLC,  
PO Box 130424, Roseville, MN 55113-0004  
4517245 +EDI: GMACFS.COM Sep 26 2019 23:28:00 Ally Financial, 200 Renaissance Ctr,  
Detroit, MI 48243-1300  
4517246 EDI: CAPITALONE.COM Sep 26 2019 23:28:00 Cap One, Po Box 85520, Richmond, VA 23285  
4541465 +E-mail/Text: bncmail@w-legal.com Sep 26 2019 19:26:03 CASHCALL, INC.,  
C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVE., STE. 400, SEATTLE, WA 98121-3132  
4550108 EDI: CAPITALONE.COM Sep 26 2019 23:28:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
4517250 +EDI: WFNNB.COM Sep 26 2019 23:28:00 Comenitycapital/dvdsbr, Po Box 182120,  
Columbus, OH 43218-2120  
4517251 +E-mail/Text: electronicbkydocs@nelnet.net Sep 26 2019 19:25:59 Dept Of Education/neln,  
121 S 13th St, Lincoln, NE 68508-1904  
4700490 EDI: ECMC.COM Sep 26 2019 23:28:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
4700491 EDI: ECMC.COM Sep 26 2019 23:28:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC,  
PO BOX 16408, ST. PAUL, MN 55116-0408  
4517257 EDI: IRS.COM Sep 26 2019 23:28:00 IRS Centralized Insolvency Operation,  
Post Office Box 21126, Philadelphia, PA 19114-0326  
4567892 EDI: RESURGENT.COM Sep 26 2019 23:28:00 LVNV Funding, LLC its successors and assigns as,  
assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
4567892 E-mail/PDF: resurgentbknofications@resurgent.com Sep 26 2019 19:30:46  
LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
4517259 +EDI: RESURGENT.COM Sep 26 2019 23:28:00 Lvnv Funding Llc, Po Box 10497,  
Greenville, SC 29603-0497  
4517259 +E-mail/PDF: resurgentbknofications@resurgent.com Sep 26 2019 19:31:14 Lvnv Funding Llc,  
Po Box 10497, Greenville, SC 29603-0497  
4915323 EDI: PRA.COM Sep 26 2019 23:28:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541  
4915324 EDI: PRA.COM Sep 26 2019 23:28:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
4561613 EDI: PRA.COM Sep 26 2019 23:28:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4520499 EDI: Q3G.COM Sep 26 2019 23:28:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
PO Box 788, Kirkland, WA 98083-0788  
4545463 EDI: RECOVERYCORP.COM Sep 26 2019 23:28:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4517264 EDI: AGFINANCE.COM Sep 26 2019 23:28:00 Springleaf Financial S, 601 Nw 2nd St,  
Evansville, IN 47708  
4536525 EDI: AGFINANCE.COM Sep 26 2019 23:28:00 Springleaf Financial Services, P.O. Box 3251,  
Evansville, IN 47731-3251  
4517261 +EDI: NAVIENTFKASMSERV.COM Sep 26 2019 23:28:00 Sallie Mae, 11100 Usa Pkwy,  
Fishers, IN 46037-9203  
4517266 EDI: RMSC.COM Sep 26 2019 23:28:00 Synchb/walmart, Po Box 965024, El Paso, TX 79998  
4569502 EDI: RMSC.COM Sep 26 2019 23:28:00 Synchrony Bank, c/o Recovery Management Systems Corp,  
25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
4517267 +EDI: CITICORP.COM Sep 26 2019 23:28:00 Thd/cbna, Po Box 6497,  
Sioux Falls, SD 57117-6497  
4522501 E-mail/Text: electronicbkydocs@nelnet.net Sep 26 2019 19:25:59 US Department of Education,  
C/O Nelnet, 3015 South Parker Road Suite 400, Aurora CO 80014-2904  
5064767 E-mail/Text: GUARBKc-court docs@ascendiumeducation.org Sep 26 2019 19:25:15  
United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\*  
 4517248\* ++CAPITAL ONE, P. O. Box 16408, St. Paul, MN 55116-0408  
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
 4517247\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
 4517252\* +Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904  
 4517253\* +Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904  
 4517254\* +Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904  
 4517256\* +Diamond Credit Union, 1600 Medical Drive, Pottstown, PA 19464-3242  
 4517258\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
 PHILADELPHIA PA 19101-7346  
 (address filed with court: IRS Centralized Insolvency Operation, Post Office Box 21126,  
 Philadelphia, PA 19114-0326)  
 4517262\* +Sallie Mae, 11100 Usa Pkwy, Fishers, IN 46037-9203  
 4517263\* +Sallie Mae, 11100 Usa Pkwy, Fishers, IN 46037-9203  
 4517260 ##+Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425

TOTALS: 0, \* 10, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
 shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
 Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
 by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 28, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
 system on September 26, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
 James Warmbrodt on behalf of Creditor CU Members Mortgage, A Division of Colonial Savings,  
 FA bkgroup@kmlawgroup.com  
 James Warmbrodt on behalf of Creditor COLONIAL SAVINGS F.A. bkgroup@kmlawgroup.com  
 Jason Paul Provinzano on behalf of Debtor 1 Brandice Elaine Bodge MyLawyer@JPPLaw.com,  
 Gl7727@notify.cincompass.com  
 Joshua I Goldman on behalf of Creditor COLONIAL SAVINGS F.A. bkgroup@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Recovery Management Systems Corporation claims@recoverycorp.com  
 Regina Cohen on behalf of Creditor Ally Financial rcohen@lavin-law.com,  
 ksweeney@lavin-law.com  
 United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1 **Brandice Elaine Bodge**  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **5:14-bk-03226-RNO**

Social Security number or ITIN **xxx-xx-8406**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_

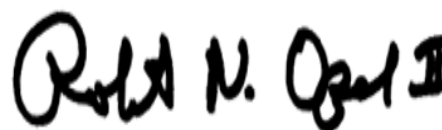
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Brandice Elaine Bodge  
aka Brandice E Bodge, aka Brandice Bodge

9/26/19**By the  
court:**

Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: LyndseyPrice, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**